

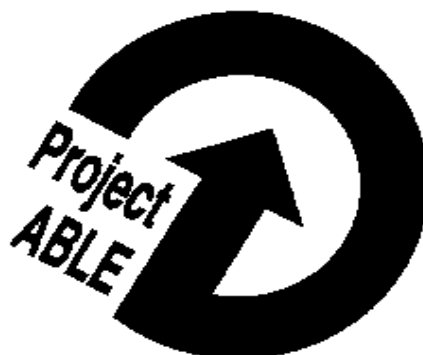


2001 RED BOOK ON EMPLOYMENT SUPPORT

A SUMMARY GUIDE TO EMPLOYMENT SUPPORT AVAILABLE TO PEOPLE WITH DISABILITIES UNDER THE SOCIAL SECURITY DISABILITY INSURANCE AND SUPPLEMENTAL SECURITY INCOME PROGRAMS

**Social Security Administration
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**Developed by:
Social Security Administration
Office of Employment Support Programs
Office of Disability
Office of Program Benefits**



A vital link between private and government employers, qualified job-ready applicants, and local State VR counselors.

Project ABLE is a joint effort sponsored by SSA, the Office of Personnel Management (OPM), Rehabilitation Services Administration, the Department of Veterans Affairs (VA), and State Vocational Rehabilitation (VR) agencies.

- SSA beneficiaries with disabilities are referred to VR and VA counselors who pre-screen individuals to ensure job readiness. The counselors enter information about interested and qualified clients into the **Project ABLE** database using a simple enrollment form that they fax or mail to OPM along with the candidates' resumes.
- Employers (private sector, State or local government) telephone, fax, or email their position openings to **Project ABLE** staff at OPM. OPM staffing specialists then notify the employers of the available job applicants who fit their needs, usually within one business day.
- VR agencies automatically receive any federal job vacancy announcements that match their enrolled clients' occupational qualifications as soon as the openings are posted.

If you would like to know more about **Project ABLE**:

- web site - www.ssa.gov/work/projectable.htm
- email - project.able@ssa.gov
- fax - **Project ABLE**, (410) 597-0429
- write - **Project ABLE** , Social Security Administration, Room 107 Altmeyer Building, Baltimore MD 21235-6401

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INTRODUCTION

Purpose of this Booklet	One of the Social Security Administration's (SSA) highest priorities is to help people with disabilities achieve independence by helping them to take advantage of employment opportunities. We intend this booklet to serve as a general reference source about the employment-related provisions of Social Security Disability Insurance and the Supplemental Security Income programs for educators, advocates, rehabilitation professionals, and counselors who serve people with disabilities. Many such individuals need a working knowledge of the technical provisions involved so that they can advise people with disabilities appropriately and recognize when to seek case-specific guidance from SSA. We also expect that many applicants and beneficiaries will use this booklet as a self-help guide to the employment-related provisions under our programs. (A note of caution: This booklet is a general description of our policies. You cannot rely on it to make conclusive determinations about eligibility or benefits in individual cases. In addition, different rules may often apply to people who are claiming benefits based on retirement or age. We cover those rules in our other publications.)
Purpose of Employment Support	The Congress intended the employment support provisions to provide you with the assistance you need to move further on the way from benefit dependency to independence. In other words, employment supports help you to enter or re-enter the workforce by protecting your eligibility for cash payments and/or health care until you achieve this goal.
Pending Changes	We post up-to-date information about the latest developments on our Internet web site, www.ssa.gov/work .
"Plain Language"	We tried to make this booklet clear and brief. To that end, we followed "Plain Language" guidelines. We generally use "we," "us," and "our" to refer collectively to the Social Security Administration, the Social Security Act, our regulations, and operating instructions. We use "you" and "your" to refer to the person who is claiming benefits based on disability.
Previous Editions	This booklet replaces all previous editions.

What's New for 2001?

NOTE: For more information about local contacts and the latest developments, visit our Internet web site www.ssa.gov/work.

Amount Adjustments for 2001

We increased the **Substantial Gainful Activity (SGA)** amount for people with impairments other than blindness from \$700 to **\$740 for 2001**. Details are on page 16.

We increased the **SGA amount for people who are blind** from \$1170 to **\$1240 for 2001**. Details are on page 16.

We increased the monthly earnings amount that we use to determine if a month counts for the **Trial Work Period** from \$200 to **\$530 for 2001**. For self-employed people who earn less than \$530 a month, we increased the number of hours worked in the business that we use to determine if a month counts for the **Trial Work Period** from 40 hours to **80 hours**. Details are on page 34.

We increased the income amounts that will have no effect on eligibility or benefits for child Supplemental Security Income beneficiaries who are **students**. We increased the **monthly amount** from \$400 to **\$1,290** and the **yearly maximum** from \$1,620 to **\$5,200**. Details are on page 43.

THE EMPLOYMENT SUPPORT REPRESENTATIVE (ESR)

In a major commitment to improve service to Social Security and Supplemental Security beneficiaries with disabilities who want to work, we recently began testing a new position called the "Employment Support Representative (ESR)". Our first group of ESRs is providing "world class" service to Social Security beneficiaries with disabilities who want to work.

Our employment support provisions are very complicated and can be difficult to explain. ESR's receive intensive training in our employment support and related programs that can help you make that transition to work. The ESR serves as a technical resource for our other employees and conducts training and outreach to the community serving people with disabilities. The ESR also keeps informed about public and private organizations in the community that can provide employment services to our beneficiaries and their families.

We are piloting the ESR position in different models across the country in order to understand how SSA can best deliver this type of service

The Ticket to Work and Work Incentive Improvement Act Of 1999 **(Public Law 106-170)**

THE TICKET TO WORK

Under this "Ticket" program, you may receive a ticket that you can take to an approved service provider of your choice. Our term for an approved service provider is "employment network." The employment network can be a private organization or public agency that agrees to work with us to provide vocational rehabilitation, employment, and other support services to assist you to go to work and remain on the job.

When the employment network agrees to provide these services, it decides whether it wishes to receive outcome payments for months in which a beneficiary does not receive benefits due to work activity (up to 60 months), or reduced outcome payments in addition to payments for assisting the beneficiary to achieve milestones connected with employment. If a State vocational rehabilitation agency agrees to serve as an employment network, it can also decide on a case-by-case basis if it would prefer to receive reimbursement under the current system for reasonable and necessary services they provide to the beneficiary, or to receive outcome or milestone and outcome payments.

We are phasing in the Ticket program nationally over a three-year period that began January 1, 2001. During the first year of operation, the Ticket program is available in a limited number of states. We will then expand the Ticket program to other parts of the country over the next three years. By January 1, 2004, we expect the Ticket program to be operating nationally.

EXPANDED AVAILABILITY OF HEALTH CARE SERVICES

The new law also includes several improvements to Medicare and Medicaid coverage that were effective on October 1, 2000. These improvements eliminate some of the barriers that required you to choose between health care coverage and going to work:

- The new law extends Part A Medicare coverage for an additional 4-½ years for working Social Security disability beneficiaries. This is in addition to the pre-existing law provision of free Part A Medicare coverage for 4 years after a Social Security beneficiary with a disability goes to work. See page 38 for details.
- The new law allows workers with disabilities who are covered under Medicare to suspend Medicare supplemental policies while they are covered by group health insurance plans that are provided by their employers, and to regain coverage under their Medicare supplemental policies if they lose coverage under these group health plans.

- The new law expands state options and funding for Medicaid. These options permit States to liberalize the limits on resources and income for Medicaid eligibility for people with disabilities. They also allow the States to permit an employed individual with a disability to buy into Medicaid, even if the individual is no longer eligible for Social Security or SSI benefits because his or her medical condition has improved.
- The new law requires the Secretary of the Department of Health and Human Services (DHHS) to award grants to States to develop and operate programs which will support working individuals with disabilities and to let persons know about these new programs. These grants began in FY 2001, and \$150 million is available to fund the grants over the first five years with additional funding for another six years.

The Secretary of DHHS also approves applications from States to conduct demonstration projects to provide Medicaid type coverage for working individuals with potentially severe disabilities. The demonstration projects will cover persons whose medical conditions are expected to meet the SSI definition of disability if the workers did not receive Medicaid services. The new law authorizes \$250 million to fund these demonstration projects over a five-year period. Visit www.hcfa.gov/medicaid/twwiia/infrastr.htm for more information.

NEW EMPLOYMENT SUPPORTS

The new law contains improvements to help people with disabilities go to work and continue working. These improvements include:

- Expedited Reinstatement of Benefits--Effective January 1, 2001, a former Social Security or Supplemental Security Income (SSI) disability beneficiary will be able to request reinstatement of his or her benefits if the benefits were terminated because the beneficiary went to work. To have the benefits reinstated, the former beneficiary must be unable to continue working because of his or her medical condition, and file a request for reinstatement within 60 months from the month in which the previous benefits were terminated. The beneficiary may receive provisional payments for up to six months while we are making a decision on whether he or she is still disabled under our rules. These provisional payments do not have to be paid back if we decide that the beneficiary's medical condition no longer meets our definition of disability.
- Changes to the Continuing Disability Review Process--Effective January 1, 2001, We do not conduct a continuing disability review of a Social Security or SSI beneficiary's medical condition while the beneficiary is using a Ticket to Work.

Beginning January 1, 2002, we will not conduct a continuing disability review of a beneficiary's medical condition because the beneficiary is working if the beneficiary has received Social Security disability benefits for at least 24 months.

We must still conduct regularly scheduled medical reviews, unless the beneficiary is using a Ticket to Work.

(In either case, the existing rules for suspending benefits because of earnings amounts will apply. Thus, for SSI, earned income rules for reducing benefits would apply, and for Social Security disability insurance (SSDI), rules for determining substantial gainful activity would apply.)

The new law also creates a number of other programs to assist people with disabilities go to work. These include:

- Establishment of an employment support specialist corps within SSA to provide accurate information regarding SSDI and SSI employment related provisions. We are accomplishing this through the Employment Support Representative (ESR) position discussed above.
- Establishment of a community-based benefit planning and assistance program. We are accomplishing this through a program of grants, cooperative agreements, or contracts with private and/or public organizations in each state to provide benefits planning and assistance to beneficiaries to assist them to go to work. Visit www.ssa.gov.pressoffice/ttw-fy2000-grantsbystate.htm for a list of awards.
- Providing grants to the protection and advocacy systems in each of the states to provide information, advice, advocacy, and other services to beneficiaries with disabilities.
- Establishment of an Advisory Panel within SSA to provide advice to the Commissioner of Social Security and Congress on employment support, including the implementation of the Ticket to Work program. The panel consists of 12 members appointed by the President and Congress. At least half of the Panel members must be individuals with disabilities, or representatives of such individuals, with consideration given to current or former disability beneficiaries.

DEMONSTRATION PROJECTS AND STUDIES

The new law also gives us the authority for five years to conduct demonstration projects to improve Title II employment support. In particular, the new law requires us to conduct a demonstration to evaluate the effects of withholding \$1 of Social Security disability benefits for every \$2 a beneficiary earns over a specified level. We are also authorized to conduct other demonstrations or studies of employment support for beneficiaries. The new law requires us to submit periodic reports to Congress regarding the progress and effectiveness of these demonstration projects.

HOW TO REACH SOCIAL SECURITY

- | | |
|----------------------------|--|
| Contact Us
By Telephone | <p>We have a toll-free number that operates between 7a.m. and 7p.m., Monday through Friday: 1-800-772-1213. If you have a touch-tone telephone, recorded information and services are available 24 hours a day, including weekends and holidays.</p> <p>If you are hearing impaired, you may call our toll-free "TTD" number, 1-800-325-0778, between 7 a.m. and 7 p.m. Monday through Friday.</p> |
| Find A Local
Office | <p>If you have a problem or question, you should first try our toll-free telephone number. Our telephone representatives will either help you or put you in contact with your local office, if needed. Many local telephone directories list local offices under "Social Security."</p> <p>If you have access to the Internet, you can use the Social Security Office Locator on our home page, <i>Social Security Online</i> at www.ssa.gov. Just type in your postal ZIP code and we will give you the address, telephone number, and directions to your local office.</p> |
| Contact Us
By Mail | <p>If you have a problem, you should first call our toll-free telephone number or contact your local office. If you still need additional help, you may write to the Office of Public Inquiries:</p> <p style="margin-left: 40px;">Social Security Administration
Office of Public Inquiries
6401 Security Blvd.
Baltimore, MD 21235-6401</p> |
| Find Us On
The Internet | <p>As mentioned above, we have a home page on the Internet, <i>Social Security Online</i> located at www.ssa.gov. Most SSA publications and other public information materials are available at this site. We have also included links to the home pages of our regional offices – Atlanta, Boston, Chicago, Dallas, Denver, Kansas City, New York, Philadelphia, San Francisco and Seattle – highlighting regional initiatives, local public information resources, and connections to local offices. There are also links to the home pages of offices within SSA. The following are of particular interest to the community serving people with disabilities:</p> <ul style="list-style-type: none"> • Office of Disability -- www.ssa.gov/odhome -- This site provides comprehensive information on our disability benefits programs. • Office of Employment Support Programs – www.ssa.gov/work -- This site provides information on our efforts to help people with |

disabilities enter the workforce in employment or self-employment. There are sections about Vocational Rehabilitation Programs, Employment Support, Legislation, Employment Programs, Health Care for People with Disabilities, and much more.

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Public
Information
Materials

If you want copies of our public information materials, mail your request to:

Social Security Administration
Public Information Distribution Center
P. O. Box 17743
Baltimore MD 21235

Telephone: 1-410-965-0945,

Fax: 1-410-965-0696.

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About The
Red Book

Mail your comments or suggestions about this publication to:

Red Book Editor
Social Security Administration
Office of Employment Support Programs
Room 107, Altmeyer Building
6401 Security Blvd.
Baltimore MD 21235-6401

Fax: 1-410-597-0429, attention: Red Book Editor

Email: red.book.editor@ssa.gov

HOW WE CAN HELP WITH VOCATIONAL REHABILITATION

We can help people with disabilities get the vocational rehabilitation services they need to return to work or to go to work for the first time. We can put them in touch with agencies that provide services such as job counseling, training and job placement. We don't provide these services, but we can help pay for them under certain conditions. For more information or help finding Vocational Rehabilitation providers, call **1-866-968-7842** or, for the hearing impaired **1-866-833-2967**.

Ticket to Work Program

The Ticket to Work Program is new. It increases your choice in obtaining the employment support services, vocational rehabilitation services and other services you need to get and keep a job.

This program will be phased-in nationally over a three-year period, with the first tickets issued early in 2001 in selected States. The program will be available in all States by 2004. Many SSDI and SSI disability beneficiaries will receive a "Ticket" they can use to obtain services from an approved provider of their choice called an Employment Network. The program is voluntary, and the services will be provided at no cost to you.

Referring People with Disabilities to State Vocational Rehabilitation Agencies

In States where the Ticket Program (discussed in the previous section) is not yet in effect, we will continue to make referrals to State VR agencies.

When a person files an application for disability benefits, specially trained employees at the state Disability Determination Services (DDS) office review the application to see whether the person's medical condition qualifies him or her for disability benefits. At the same time, they also evaluate the person's rehabilitation potential. If it appears that the person may benefit from vocational rehabilitation services, they refer the applicant to the state vocational rehabilitation agency.

We send information about the applicant's medical condition and work history to the rehabilitation provider. Rehabilitation counselors evaluate this information. They may contact the person to obtain further information and may request that the individual come in for an interview.

At that time, the counselor will try to find out more about the person's interests and employment goals. Clients are given an opportunity to discuss how the counselor can work with them to achieve their job goals. If the counselor believes the vocational rehabilitation agency can provide the rehabilitation services that are needed, the counselor and client will jointly develop a written plan describing the job goal and the services the vocational rehabilitation agency will provide to reach that goal. This written plan is tailored to the needs of the client.

Use of Alternate Vocational Rehabilitation Participants

In States where the Ticket Program (see page 11) is not yet in effect, we first refer people to the state vocational rehabilitation agency for consideration. If the state agency is unable to serve the individual, we may refer that individual to an alternate participant in our vocational rehabilitation program. An alternate participant is any non-state public or private agency that is qualified to serve Social Security disability beneficiaries. Such providers must be licensed, certified or accredited to provide vocational rehabilitation services within their state and meet other requirements that assure us they can provide clients with the necessary help. We pay these alternate participants for the costs of their services under the same conditions that apply for state vocational rehabilitation agencies.

Paying Providers for Vocational Rehabilitation Services

In States where the Ticket Program (see page 11) is not yet in effect, we pay providers for vocational rehabilitation services they furnish to people receiving Social Security disability benefits or Supplemental Security Income payments based on disability or blindness. Certain conditions must be met. The vocational rehabilitation services must result in the person's return to work for at least nine continuous months at a substantial earnings level. The earnings levels change from year to year. Check with your local Social Security office for current information.

Types of Vocational Rehabilitation Services

Vocational rehabilitation providers furnish a variety of services to help people with disabilities work. These services are designed to provide the client with the training or other services that are needed to return to work, enter a new line of work or enter the workforce for the first time. Examples of the types of services that may be offered by vocational rehabilitation providers include:

- various types of tests and assessments to evaluate the client's physical or mental condition, skills and abilities;
- counseling and guidance, including counseling to family members;
- wheelchairs, specially modified vans, prosthetics and other devices to help restore the individual's availability to work;
- training;
- transportation;
- job placement;
- post-placement services; and
- other goods and services necessary to achieve the planned job goals of the person's rehabilitation program.

BASIC SSDI and SSI INFORMATION

What are SSDI and SSI?

We manage two major programs that provide cash benefits based on disability or blindness.

SSDI	Social Security Disability Insurance (SSDI) provides benefits to disabled or blind individuals who are "insured" by workers' contributions to the Social Security trust fund. These contributions are the Federal Insurance Contributions Act (FICA) social security tax paid on their earnings or those of their spouses or parents. Title II of the Social Security Act authorizes SSDI benefits. See page 20 for related health insurance information.
SSI	The Supplemental Security Income (SSI) Program makes cash assistance payments to aged, blind and disabled people (including children under age 18) who have limited income and resources. The Federal government funds SSI from general tax revenues. Some States pay benefits to some individuals to supplement their Federal benefits. Some of these States have arranged with us to combine their supplementary payment with our Federal payment into one monthly check to you. Other States manage their own programs and make their payments separately. Title XVI of the Social Security Act authorizes SSI benefits. See page 20 for related health insurance information.
SSDI SSI	These two programs share many concepts and terms. However, there are also many very important differences in the rules affecting eligibility and benefit payments. Keep this in mind, since many people may apply for or be eligible for benefits under both programs at the same time.

Are You Eligible?

SSDI	To be eligible for SSDI: The worker must have worked and paid Social Security taxes for enough years to be covered under Social Security insurance; some of the taxes must have been paid in recent years; and
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You must:

1. Be the worker, or the worker's widow(er), or the worker's disabled adult child (among the requirements for a disabled adult child: the individual must be unmarried, is or was dependent on parent, age 18 or over, the disability must have begun before age 22);
2. Meet our definition of medically disabled; and
3. Not be working or working but not performing substantial gainful activity (SGA) (see page 16).

SSI

To be eligible for SSI based on a medical condition:

1. You must have little or no income or resources (refer to the Glossary, pages 58 and 59, for definitions of income and resources);
2. You must be a U.S. citizen or meet the requirements for non-citizens;
3. You must be considered medically disabled;
4. You must be a resident of the 50 States, District of Columbia, or Northern Mariana Islands;
5. You must file an application;
6. You must file for any and all other benefits for which you are eligible; and
7. If your impairment is other than blindness, when you apply, you must not be working or working but not performing SGA (see page 16). (Once you are on the rolls, this requirement no longer applies. Your eligibility will continue until you medically recover or do not meet a non-disability-related requirement.)

If you are blind, only the first six requirements apply to you.

When and How Do You File for Benefits?

When do you file?	You should file for benefits as soon as you believe that you might be eligible. There is no waiting period for filing and waiting may make it more difficult to collect the records that you need to support your claim.
How do you file?	First, always call our toll-free number. We may be able to answer your questions over the telephone. We will then arrange to take your claim either over the telephone or at our office. We will send you a confirmation of this appointment. We will also send you a form to get your claim started. Fill in the form as completely and as accurately as you can. Our claims representative will tell you how to send the form to us. If you visit our office before then, bring the form with you.

What Records Do You Need?

SSDI SSI	<p>Do not wait to file for benefits just because you do not have all of the information you need. The Social Security office will be glad to help you. However, you can speed things up by bringing certain documents with you when you apply, <u>if they are available</u>. You can also help by bringing us any other information or medical evidence needed to show you are disabled. These items include:</p> <ul style="list-style-type: none">• The Social Security number, and birth certificate or other proof of age for each person applying for payments (This includes your spouse and children, if they are applying for benefits.);• Names, addresses, and telephone numbers of doctors, hospitals, clinics, and institutions that treated you and dates of treatment;• Names of all medications you are taking and prescribed dosage;• Medical records from your doctors, therapists, hospitals, clinics, and caseworkers;• laboratory and test results;• A summary of where you worked in the past 15 years (company names, addresses, supervisors' telephone numbers) and the kind of work you did;
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- A copy of your W-2 Form (Wage and Tax Statement), or if you are self-employed, your federal tax return for the past year; and
- Dates of any prior marriages.

If you have a checking or other bank account, you should also bring something from your bank that shows your account number so we can have your benefits deposited directly into your account.

SSI

If you are applying for SSI, you should have all the documents listed above. In addition, you may need:

- Information about the home where you live, such as your mortgage or your lease and landlord's name;
- Payroll slips, bank books, insurance policies, car registration, burial fund records, and other information about your income and the things you own (including loan notes, stocks, bonds, or other investments.); and,
- Proof of U.S. citizenship or non-citizen status.

How Do We Define Disability?

SSDI SSI

Both SSDI and SSI define disability as the inability to engage in any substantial gainful activity (SGA) because of medically determinable physical or mental impairment(s):

- That can be expected to result in death, or
- That has lasted or, that we can expect to last for a continuous period of not less than 12 months.

We evaluate the work activity of persons claiming or receiving disability benefits under SSDI, and/or claiming benefits because of a disability under SSI. Under both programs, we use earnings guidelines to evaluate your work activity to decide whether the work activity is SGA and whether we may consider you disabled under the law. While this is only one of the tests used to decide if you are disabled, it is the critical first step in disability evaluation.

If your impairment is other than blindness, earnings averaging over \$740 a month (for the year 2001) generally demonstrate SGA. If you are blind, earnings averaging over \$1,240 a month (for the year 2001)

generally demonstrate SGA. These amounts are adjusted each year based on the national average wage.

SSDI For SSDI, we use SGA as a factor to decide if you have a disability when you apply to get benefits. We also use SGA as a factor to decide if your disability continues when you are already receiving benefits (except during the trial work period, see page 34).

SSI For SSI, we use SGA as a factor to decide if you have a disability when you apply based on a condition other than blindness. We use the same SGA level as we do in SSDI. (SGA is not a factor for SSI applicants who are blind.)

For SSI, we do NOT use SGA as a factor to decide if your disability continues when you are already on the rolls. Your SSI eligibility continues until you recover medically or we end your eligibility for a non-disability-related reason.

What if You Are Self-Employed?

If you are not blind

SSDI If you are self-employed and your impairment is other than blindness, we must look at your activities and their value to the business to decide if you are performing SGA. Self-employment earnings alone are not a reliable measure of SGA because they are affected by so many other factors (for example, market conditions or income sharing arrangements).

SSI

Your self-employed work is SGA if:

- You render significant services to the business AND you receive SGA level average monthly income, or
- Your work is comparable to the work of unimpaired people in your community engaged in the same or similar businesses; or
- Your average monthly work is worth SGA level earnings in terms of its effect on the business, or when compared to what you would have to pay to an employee to do the work.

If you are blind

SSDI

Special SSDI rules apply to people who are blind. Go to page 50.

SSI

SGA does not apply to people who are blind under SSI. Your eligibility continues until you medically recover or we end your eligibility because of a non-disability-related reason.

What Facts Determine if You Are Disabled?

The process we use to decide if you are disabled involves five steps. They are:

1. Are you working?

If you are working and your average monthly earnings are at SGA level, we generally cannot consider you to be disabled. If your monthly earnings average less than SGA level, we look at your condition.

2. Is your condition "severe"?

For us to consider you to be disabled, your impairment(s) must significantly limit your ability to do basic work activities, such as walking, sitting, seeing, and remembering. If it does not, we cannot consider you to be disabled. If it does, we go to the next step.

3. Is your condition in the list of disabling impairments?

We maintain a list of impairments for each of the major body systems that are so severe they automatically mean you are disabled. If your condition(s) is not on the list, we have to decide if it is of equal severity to an impairment on the list. If it is, we approve your claim. If it is not, we go to the next step.

4. Can you do the work you did previously?

If your condition is severe, but not at the same or equal severity as an impairment on the list, then we must decide if you can do your past relevant work. If you can, we will deny your claim. If you cannot, we go to the next step.

5. Can you do any other type of work?

If you cannot do your past relevant work, we then look to see if you can do any other type of work. We consider your age, education, past work experience, and transferable skills. If you cannot do any other kind of work, we will approve your claim. If you can, we will

deny your claim.

Who Decides if You are Disabled?

After helping you complete your application, we will review it to see if you meet the basic requirements for SSI or SSDI. If you meet these basic requirements, we then send your application to the Disability Determination Services (DDS) office in your State. The DDS office will decide if you have a disability under the Social Security law.

In the DDS office, a team consisting of a physician (or psychologist) and a disability examiner will consider all the facts in your case and decide if you are disabled. They will use the medical evidence from your doctors and from hospitals, clinics, or institutions where you were treated. Again, the quicker we get the evidence, the faster we will process your claim. This is why we suggest you bring any copies of your medical reports you have with you.

You should also be sure to contact the doctors and treatment facilities to let them know we will be requesting medical evidence in your case. We ask your doctors or other sources for a medical history of your condition; when it began; how it limits your activities; what the medical tests have shown; and what treatment has been provided. We also ask about your ability to do work-related activities, such as walking, sitting, lifting, carrying, and remembering. We do not ask them to decide if you are disabled.

The DDS team may need additional medical information to decide your case. We may ask you to have a special examination called a consultative examination. We prefer that your doctor or the medical facility where you were treated perform this examination. We will pay for the examination and/or any other additional medical tests you may need, and travel expenses related to it.

Our rules for determining disability differ from those in other government and private programs. However, we may consider a decision made by another agency and the medical reports it used to decide if you are disabled under our rules.

When we reach a decision on your claim, we will send you a letter. If we approve your claim, the letter will show your benefit amount and when payments will start. If we do not approve your claim, the letter will explain why and tell you how you may appeal our decision.

How Do We Figure Your Payment Amount?

SSDI We base your SSDI payment amount on the worker's lifetime average earnings covered by Social Security. The payment amount is adjusted each year to account for cost-of-living changes. We may reduce the payment amount by Workers' compensation payments (including Black Lung payments) and/or public disability benefits, e.g., certain State, and civil service disability benefits). Other income or resources do not affect the benefit amount.

SSI We base your SSI payment amount on the amount of other income that you receive, your living arrangement, and the State in which you live. We call the basic monthly payment the "Federal Benefit Rate" (FBR). The FBRs for the year 2001 are \$530 per month for an eligible individual and \$796 per month for an eligible couple. The FBRs are adjusted each year to account for cost-of-living changes. Most states pay some people an additional amount that we call a "State supplement." The amounts and qualifications for these State supplements are different from state to state.

To figure your SSI payment amount, we start with your FBR, add your State supplement, if any, and then subtract your countable income.

See page 58 for our definition of income. We do not count all the income that you have. The income amount left after we make all the allowable deductions is "countable income." For example, we do not count any part of a scholarship or grant that you use to pay for tuition, books, fees, or related educational expenses. The sections on SSI employment supports explain some of the ways that we can exclude income.

Will You Get Health Insurance Coverage?

SSDI Everyone eligible for SSDI benefits becomes eligible for **Medicare** (see next section regarding waiting periods). (Some former Federal employees may be eligible for Medicare without being eligible for SSDI.) Medicare consists of hospital insurance (Part A) and medical insurance (Part B). The Health Care Financing Administration (HCFA) administers Medicare. Title XVIII of the Social Security Act authorizes Medicare.

SSI **Medicaid** is a jointly funded, Federal-State health insurance program for low-income and needy people. It covers children, the aged, blind, and/or disabled and other people who are eligible to receive federally

assisted income maintenance payments. HCFA oversees State administration of Medicaid. Title XIX of the Social Security Act authorizes Medicaid.

Thirty-two States and the District of Columbia provide Medicaid eligibility to people eligible for SSI benefits. In these States, your SSI application is also your Medicaid application.

The following jurisdictions use the same rules to decide eligibility for Medicaid as we use for SSI, but require you to file a separate application:

Alaska	Nebraska	Utah
Idaho	Nevada	Northern Mariana Islands
Kansas	Oregon	

The following States use their own eligibility rules for Medicaid, which are different from our SSI rules. In these States, you must file a separate application for Medicaid:

Connecticut	Minnesota	Ohio
Hawaii	Missouri	Oklahoma
Illinois	New Hampshire	Virginia
Indiana	North Dakota	

Protect your health coverage! Contact your local Social Security office or State Medicaid agency for information about eligibility rules in your State, and how you can apply. See page 55 for information about additional Medicaid protection for working people with disabilities.

Will You Have to Wait for Your Benefits to Start?

SSDI Generally, you must be disabled for 5 full calendar months before you can receive SSDI benefits for the first time. If you received SSDI benefits before and you return with the same or a related impairment within 5 years, we do not require a new waiting period for SSDI.

NOTE: We do not require a waiting period for children filing for benefits on their parent's earnings record.

Medicare If you have chronic kidney disease requiring regular dialysis or a transplant, you may qualify for Medicare almost immediately.

For everyone else, the first 24 months of disability benefit entitlement is the waiting period for Medicare coverage. During this qualifying

period for Medicare, you may be eligible for health insurance through a former employer. You should contact the employer for information about health insurance coverage. If you received SSDI benefits before and you return with the same or a related impairment within 5 years (7 years for widow (ers) and disabled adult children), we do not require a new waiting period for Medicare.

SSI	There is no waiting period required before receiving SSI benefits. Your payments will start as soon as we are able to decide that you meet the eligibility requirements.
Medicaid	If your State does not require a separate application for Medicaid, your Medicaid eligibility starts the same month as your SSI eligibility. See page 21 for lists of States that require a separate application for Medicaid.

When Will We Review Your Disability?

SSDI SSI	<p>Generally, we review your disability case periodically to see if your condition has medically improved or if you can perform SGA.</p> <p><u>The exception:</u> we do not conduct a review to see if your condition has medically improved while you are using a Ticket to Work (see page 7.)</p> <p>If your original disabling condition is expected to improve, we review your case on or about the date we expect the improvement; or</p> <p>If medical improvement is possible, we review your case at least once every 3 years; or</p> <p>If medical improvement is not expected, we review your case every 5 - 7 years; or</p> <p>We also review your case when we receive information that you may have medically improved.</p>
SSI	We also review your case if you become eligible for benefits under section 1619 or there are changes in your 1619 status (See pages 45 and 46), but not more often than once a year.

When Will Your Benefits Stop?

SSDI	<p>The last month you can receive SSDI benefits generally is whichever of the following events occurs earliest:</p> <ul style="list-style-type: none"> • If we find you no longer have a disabling impairment due either to work at the SGA level or medical improvement, we say that your disability "ceased". Our decision is effective with the month shown by the evidence (or the month we give you written notice, if later). However, we pay SSDI benefits for this month and the following two months. We call this 3 months, "<i>the grace period</i>." • The month before the month you turn age 65 (when your SSDI benefits convert to retirement insurance benefits). • The month before the month in which you die.
	<p>There are two exceptions when your SSDI benefits may be continued:</p> <ul style="list-style-type: none"> • During the extended period of eligibility, if we ceased your disability due to your work at SGA level (see page 35), or • During your participation in a vocational rehabilitation program, if we ceased your disability due to medical improvement (see page 33).
SSI	<p>You are not eligible for an SSI benefit for any month you do not meet the non-disability-related eligibility requirements including the income and resources tests.</p> <p>If we find that you no longer have a disabling impairment due to medical improvement, we say that your disability "ceased". Our decision is effective with the month shown by the evidence (or the month we give you written notice, if later). However, your SSI eligibility continues for this month and/or the following 2 months if you meet all the non-disability-related requirements including the income and resources tests. We call this 3 months, "<i>the grace period</i>."</p> <p>If we ceased your disability due to medical improvement, there is an exception to the above when your SSI benefits may be continued even longer:</p> <ul style="list-style-type: none"> • During participation in a vocational rehabilitation program, (see page 33).

Can You Get Benefits Again If Your Benefits Ended Because Of Work?

SSDI
SSI

If your benefits ended because you worked and had earnings, you may have your benefits started again. (We call this process, “expedited reinstatement”. It is effective January 1, 2001.) You must request to have your benefits started again within 5 years of your benefits having stopped. You must be unable to perform SGA because of a medical condition that is the same or related to the condition that allowed you to get benefits earlier.

While we determine whether you can be reinstated, you can receive provisional payments for up to 6 months. If your request is denied, you usually will not be asked to repay the provisional payments you receive.

If we approve your request to be reinstated for a SSDI or disability-related retirement or survivors benefit, you will receive benefits for any month you don’t perform SGA. You may receive benefits for any of the prior 12 months (but no months before January 2001) that your condition prevented you from working. Once you have received 24 months of benefits (including any months you receive provisional payments), you get a new TWP and EPE.

If you are reinstated for SSDI benefits, anyone who received benefits on your record before may be reinstated if he or she still meets the entitlement criteria.

If your SSI benefits are reinstated, your spouse’s SSI benefits also may be reinstated.

OVERVIEW OF EMPLOYMENT SUPPORT

How Employment Support Helps People

Many people with disabilities want to work. It is important for disability beneficiaries to understand that they can still receive benefits while they test their ability to work. Anyone who represents or deals with SSDI or SSI beneficiaries who are working or interested in working should encourage them to contact us about the employment support provisions and learn how they can affect their benefits.

SSDI

The employment supports provide help over a long time to allow you to test your ability to work and gradually become self-supporting and independent. In general, you have at least 9 years to test your ability to work. This includes full cash payments during the first year, a 36 month extended eligibility period, and a 5-year period in which we can start your cash benefits again without a new application (see page 7). You may continue to have Medicare coverage during this time or even longer.

The SSDI employment supports are:

- Impairment-Related Work Expenses,
- Subsidy and Special Conditions,
- Unincurred Business Expenses (Self- Employed Only),
- Unsuccessful Work Attempt,
- Trial Work Period,
- Extended Period of Eligibility,
- Continuation of Medicare Coverage,
- Medicare for People With Disabilities Who Work, and
- Continued Payment Under a Vocational Rehabilitation Program.

We discuss each employment support below. It is important to view all of the employment supports as a total package to appreciate fully the level of support offered to help people achieve their goal of greater economic independence.

SSI

The SSI employment supports offer you ways to continue receiving your SSI checks and/or Medicaid coverage while you work. Some of the provisions can increase your net income to help cover special expenses.

Once you receive SSI, we will consider your disability to continue until you medically recover, even if you work. If you cannot receive SSI checks because your earnings are too high, eligibility for Medicaid may continue. In many cases, if you lose your job or are unable to continue working, you can begin receiving checks again without filing a new application.

The SSI employment supports are:

- Impairment-Related Work Expenses,
- Earned Income Exclusion,
- Student Earned Income Exclusion,
- Blind Work Expenses,
- Plan for Achieving Self-Support (PASS),
- Property Essential to Self-Support,
- Special SSI Payments for People Who Work – section 1619(a),
- Continued Medicaid Eligibility – section 1619(b),
- Special Benefits for People Eligible Under Section 1619 (a) or (b) Who Enter a Medical Treatment Facility,
- Reinstating Eligibility Without a New Application, and
- Continued Payment Under a Vocational Rehabilitation Program.

We also discuss these provisions below. They offer persons who receive SSI because of disability an opportunity to overcome some of the barriers that may have kept them from working.

SSDI AND SSI EMPLOYMENT SUPPORTS

Impairment-Related Work Expenses (IRWE)

SSDI
SSI

How do IRWE help you?

We deduct the cost of certain impairment-related items and services that you need to work from your gross earnings when we decide if your "countable earnings" demonstrates performance of SGA. It does not matter if you use these items and services for non-work activities.

SSI

How do We Use IRWE to Figure Your SSI monthly payments?

We also exclude IRWE from your earned income when we figure your SSI monthly payment amount.

SSDI
SSI

When will we deduct Your IRWE?

We deduct IRWE for SGA purposes when:

1. The item or service enables you to work;
2. You need the item or service because of your disabling impairment;
3. You paid the cost and are not reimbursed by another source (e.g., Medicare, Medicaid, private insurance);
4. The cost is "reasonable"—that is, it represents the standard charge for the item or service in your community; and
 - You paid the expense in a month in which you are or were working (occasionally, an impairment-related work expense may be used before the first or after the last month of work activity).

SSI

We deduct IRWE when we figure SSI payment amounts when requirements 1 through 4 above are met, and

- You paid the expense in a month in which you received earned income or performed work while you used the impairment-related item or service.

EXAMPLES OF EXPENSES LIKELY AND NOT LIKELY TO BE DEDUCTIBLE

DEDUCTIBLE

1. Attendant Care Services

- Performed in the work setting.
- Performed to help you prepare for work, the trip to and from work and after work (e.g., bathing, dressing, cooking, and eating).
- Services which incidentally also benefit your family (e.g., meals shared by you and your family).
- Services performed by your family member for a cash fee where he/she suffers an economic loss by reducing or ending his/her work in order to help you (e.g., your spouse reduces work hours to help you get ready for work).

2. Transportation Costs

- The cost of structural or operational modifications to your vehicle which you need in order to travel to work, even if you also use the vehicle for non-work purposes.
- The cost of driver assistance or taxicabs where unimpaired individuals in the community do not generally require such special transportation.
- Mileage expenses at a rate determined by us for an approved vehicle and limited to travel to and from employment.

NOT DEDUCTIBLE

1. Attendant Care Services

- Performed on non-workdays or helping you with shopping or general homemaking (e.g., cleaning, laundry).
- Performed for someone else in your family (e.g., babysitting).
- Services performed by your family member for a cash fee where he/she suffers no economic loss, e.g., your non-working spouse provides service).
- Services performed by your family member for payment "in-kind" (e.g., room and board) regardless if the family member suffers economic loss.

2. Transportation Costs

- The cost of your vehicle whether modified or not.
- The cost of modification to your vehicle not directly related to your impairment or critical to your operation of the vehicle (e.g., paint or décor preferences).
- Your travel expenses related to obtaining medical items or services.

DEDUCTIBLE**4. Work-Related Equipment and Assistants**

- One-handed typewriters, typing aids (e.g., page-turning devices), measuring instruments, reading aids for visual impairments, electronic visual aids, Braille devices, telecommunications devices for hearing impairments and special work tools.
- Reader services if you are visually impaired, interpreter services if you are hearing impaired, expenses for a job coach.

5. Prosthesis

- Artificial hip, artificial replacement of an arm, leg, or other parts of the body.

6. Residential Modifications

If you are employed outside of home:

- Modifications to the exterior of your house that permit access to the street or to transportation (e.g., exterior ramps, railings, and pathways).

If you are self-employed at home:

- Modifications made inside your home in order to create a workspace to accommodate your impairment (e.g., enlarge doorway into an office or workroom, the modification of office space to accommodate your problems in dexterity).

NOT DEDUCTIBLE**4. Work-Related Equipment and Assistants**

- If you are self-employed, equipment previously deducted as a business expense.

5. Prosthesis

- Any prosthetic device that is primarily for cosmetic purposes.

6. Residential Modifications

If you are employed outside of home:

- Modifications to your house to help you in your home (e.g., enlarge interior doorframes, lower kitchen appliances and bathroom facilities, interior railings, stairway chair lift).

If you are self-employed at home:

- Any modification expenses you previously deducted as a business expense in determining SGA.

DEDUCTIBLE**7. Routine Drugs and Routine Medical Services**

- Regularly prescribed medical treatment or therapy that is necessary to control your disabling condition (even if control is not achieved), such as anti-convulsant drugs or blood level monitoring; radiation treatment or chemotherapy; corrective surgery for spinal disorders; anti-depressant medication, etc. Your physician's fee relating to these services is deductible.

8. Diagnostic Procedures

- Any procedure related to the control, treatment, or evaluation of your disabling condition (e.g., brain scans, and electroencephalograms).

9. Non-Medical Appliances and Devices

- In unusual circumstances, when devices or appliances are essential for the control of your disabling condition either at home or at work (e.g., an electric air cleaner if you have severe respiratory disease), and this need is verified by a physician.

10. Other Items and Services

- Expendable medical supplies (e.g., incontinence pads, elastic stockings, and catheters).
- The cost of a guide dog including food, licenses, and veterinary services.

NOT DEDUCTIBLE**7. Routine Drugs and Routine Medical Services**

- Drugs and/or medical services used for your minor physical or mental problems (e.g., routine physical examinations, allergy treatment, dental examinations, and optician services).

8. Diagnostic Procedures

- Procedures not related to your disabling condition (e.g., allergy testing).

9. Non-Medical Appliance and Devices

- Devices you use at home or at the office which are not ordinarily for medical purposes (e.g., portable room heaters, air conditioners, dehumidifiers, and humidifiers) and for which your doctor has not verified a medical work-related need.

10. Other Items and Services

- An exercise bicycle or other device you use for physical fitness unless verified as necessary by your physician.
- Health insurance premiums

Subsidy and Special Conditions

SSDI
SSI "Subsidy" and "special conditions" are our names for support you receive on the job that may result in you receiving more pay than the actual value of the services you perform. A "subsidy" is provided by your employer. "Special conditions" may be provided by your employer or by someone other than your employer (for example, a vocational rehabilitation agency).

We consider the existence of subsidy and special conditions when we make an SGA decision. We use only earnings that represent the real value of the work you perform to decide if your work is at the SGA level.

SSI We do **not** take into account subsidy or special conditions when we figure your SSI payment amount.

SSDI
SSI Examples: Subsidy and special conditions may exist if:

- You receive more supervision than other workers doing the same or a similar job for the same pay;
- You have fewer or simpler tasks to complete than other workers doing the same job for the same pay; or
- You have a job coach or mentor who helps you perform some of your work.

If your employer and/or other involved parties cannot or will not set the real value of your work, we will decide the value of your work.

Unincurred Business Expenses (Self-Employed Only)

SSDI
SSI "Unincurred business expenses" is our name for contributions made by others to your self-employment business effort.

For examples, the State Vocational Rehabilitation agency gives you a computer for your business, or; a friend works for your business as unpaid help.

If you are self-employed, we generally follow the IRS rules to figure your

net earnings from self-employment. However, the IRS only allows you to deduct expenses for which you actually paid or incurred debt. When we make an SGA decision, we also deduct unincurred business expenses from your net earnings because we want an accurate measure of the value of your work.

SSI We do **not** deduct unincurred business expenses from earnings when we figure your SSI payment amount.

SSDI
SSI For an item or service to qualify as an unincurred business expense:

- It must be an item or service that the IRS would allow as a legitimate business expense if you had paid for it; and
- Someone other than you must have paid for it.

Unsuccessful Work Attempt

SSDI
SSI An unsuccessful work attempt is an effort to do substantial work (in employment or self-employment) which you stopped or reduced to below the SGA level after a short time (6 months or less) because of:

- Your impairment, or
- Removal of special conditions (see page 31) related to your impairment and essential to the further performance of your work.

When we make an SGA decision for initial eligibility (for SSDI or SSI), we do not count earnings during an unsuccessful work attempt that occurred prior to your award

When we decide (for SSDI only) if your disability continues or ceases because of work, we do not count earnings during an unsuccessful work attempt. An unsuccessful work attempt can exist any time after the trial work period, and before the month in which we cease your disability (including, during the EPE).

SSI We do **NOT** consider unsuccessful work attempts when we figure your SSI payment amount.

Continued Payment Under a Vocational Rehabilitation Program

SSDI
SSI

If we find you no longer have a disabling impairment due to medical improvement, your benefit payments usually stop (see page 23). However, if you participate in a vocational rehabilitation program, your benefits may continue until the vocational rehabilitation program ends.

To qualify:

- You must be participating in an approved vocational rehabilitation program before your disability ended under our rules; and
- We must review the situation and decide that your continued participation in the vocational rehabilitation program would increase the likelihood of your permanent removal from the disability benefit rolls.

SSDI EMPLOYMENT SUPPORTS

Trial Work Period (TWP)

How does the TWP help people? The TWP allows you to test your ability to work for at least 9 months. During your TWP, you will receive full SSDI benefits regardless of how high your earnings might be so long as you have a disabling impairment.

When does the TWP start? Your TWP starts with the first month you are eligible for SSDI benefits

How long does the TWP last? The TWP continues until you accumulate 9 months (not necessarily consecutive) in which you performed (what we call) "services" within a rolling 60-consecutive-month period. We use this "services" rule only to control when the TWP stops.

We currently consider your work to be "services" if you earn more than \$530 a month (for the year 2001) **or** work more than 80 self-employed hours in a month. (The dollar amount is adjusted each year based on the national average wage.)

What else do you need to know? You are not eligible for disability benefits or a TWP if you work at SGA level within 12 months of the start of your impairment(s) and before we approve your claim for disability benefits. This is because your impairment does not meet our definition of disability (see page 16).

We can consider medical evidence that might demonstrate your medical recovery at any time. Therefore, it is possible for your benefits to stop due to your medical recovery before the end of your TWP.

Unsuccessful work attempts (see page 32) do not apply during the TWP.

What happens when you complete your TWP?	<p>We consider your work and earnings after the end of the trial work period to decide if you can work at SGA level. We also consider whether any of the employment supports may affect your situation.</p> <p>If your impairment has not medically improved, you are now in the extended period of eligibility (see next section).</p> <ul style="list-style-type: none"> • If we decide that you cannot work at the SGA level, your SSDI benefits continue. • If we decide that you can work at the SGA level, we pay your SSDI benefits for the month your disability ceased (due either to medical improvement or your work at SGA level) plus the next 2 months. (We call this the "grace period".) Then, we stop paying your benefits.
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Extended Period of Eligibility (EPE)

How does the EPE help you?	If we ceased your disability because you worked at SGA level -- we can automatically start your benefit payments again. No new application and/or disability determination is required.
When can we start your benefits again?	<p>The <u>earliest</u> we can start your benefits again is the second month after the end of the trial work period. (Note that the <i>extended period of eligibility</i> and the <i>grace period</i> may overlap.)</p> <p>The <u>latest</u> we can start your benefits again is the 36th consecutive month after the end of the trial work period. (If your earnings change significantly from month-to-month, it is possible that we could restart your benefits frequently during this period.)</p>
How do you qualify your benefits to start again?	<p>Your benefits can start again for any month in the period described above in which:</p> <ul style="list-style-type: none"> • You continue to have a disabling impairment; and • Your earnings in that month fall below SGA level.

Can you receive benefits after the 36 th month?	<p>Yes, if you are eligible for a benefit payment for the 36th month, you will continue to be eligible for benefits until you:</p> <ul style="list-style-type: none"> • Work a month at SGA level, or • Medically recover.
What Happens if you continue to work?	If your benefits end because of your work, we may be able to start your benefits again if you stop work within 5 years. See page 7.

EXAMPLES

Example 1

Mr. Ray has been working at the local toy factory despite his arthritis. His ninth month of trial work was December 1997. Our local office evaluated his work and found that he was performing SGA; his eligibility for disability payments ceased in January 1998. He continued to earn at the SGA level through April 1998. (During this period, the Disability Determination Services made a medical severity determination and decided that Mr. Ray continued to have a disabling impairment.)

After April, orders dropped off and Mr. Ray's employer laid him off. The field office found that he did not perform SGA in May 1998 through August 1998 (inclusive).

With the development of the Baby Buddy Doll, orders picked up, and Mr. Ray went back to full-time work. He performed SGA from September 1998 through December 1998 (inclusive).

Mr. Ray's arthritis got worse, and from January 1999 through April 1999 (inclusive), he worked part-time, not performing SGA.

In May 1999, feeling better, he went back to full-time work. His earnings have been above the SGA level ever since.

Question: What was the first month of his extended period of eligibility?

Answer: January 1998 (the first month immediately following the completion of the ninth month of trial work).

Question: What will be the last month of Mr. Ray's extended period of eligibility?

Answer: December 2000, the 36th consecutive month.

Question: What are the extended period of eligibility months for which he could potentially be paid?

Answer: January 1998, February 1998, March 1998 (the grace period), May 1998 through August 1998 and January 1999 through April 1999 (non-SGA months).

Example 2

Mrs. Bell began receiving SSDI benefits in January 1992. She returned to work in April 1996. Her trial work period ended in December 1996. In January 1997, the field office evaluated her work and decided that it was not SGA and disability payments continued.

Mrs. Bell continued to work at the non-SGA level until August 31, 2001. She then obtained a new position in which she earned above the SGA level. In October 2001, the field office made a determination that, although her impairment continued to exist, based on her work activity her benefits ended as of September 2001.

Question: What was the first month of her extended period of eligibility?

Answer: January 1997, the first month immediately following the completion of the trial work period.

Question: What is the last month she qualified for reinstatement of her benefits?

Answer: December 1999, the 36th consecutive month.

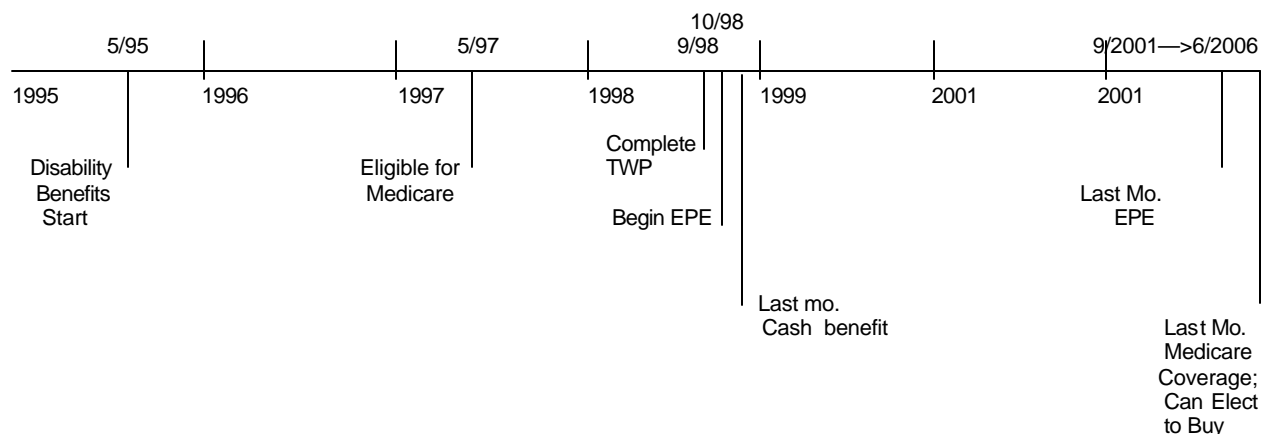
Question: What are the months for which we could potentially pay Mrs. Bell because of the extended period of eligibility?

Answer: January 1997 through November 2001; i.e., all non-SGA months starting with her reinstatement during the extended period of eligibility and ending with the month of cessation plus the following 2 months (grace period). Note that once we reinstated Mrs. Bell, she met the requirements for continued payments beyond the end of the 36th month, through November 2001.

Continuation of Medicare Coverage

How it helps you	Most people receive at least 93 consecutive months of hospital and medical insurance under Medicare. You pay no premium for hospital insurance. Although cash benefits may cease due to work, you have the assurance of continued health insurance.
When do the 93 months start?	The 93 months start the month after the last month of your trial work period.
How do you qualify?	You must work and perform SGA, but not be medically improved.
When would you get less than 93 months?	You must satisfy your Medicare waiting period (see page 21). Once that is complete, your continued Medicare coverage can start and continue for at least the remainder of the 93 consecutive months.
Example 1	John Smith had been entitled to Medicare since May 1997, his 25 th month of disability insurance entitlement. Although he continued to have a severe impairment, he completed a trial work period on September 30, 1998 (his 9 th trial work period month) and began earning at the SGA level the next month. If he continues working over the SGA level throughout the extended period of eligibility (36-month period after the trial work period ends), his entitlement will continue through September 2001. His Medicare will continue through June 2006 (93 months after the TWP ends), unless he medically recovers before that time.

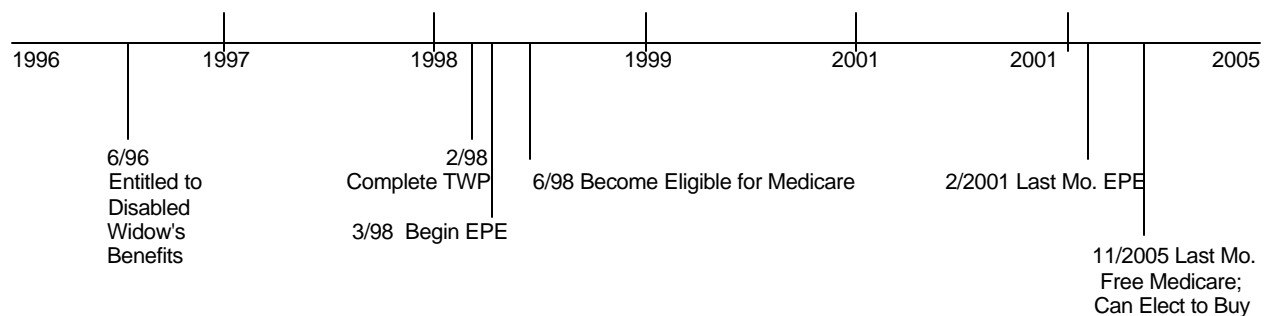
The time line below depicts the major events in John Smith's Medicare coverage. Other employment supports must be reviewed in order to understand the total support offered to him.



Example 2 Mary Jackson was entitled to disabled widow's benefits beginning June 1996. She completed a trial work period February 1998 and her earnings reached SGA level in December 1998. If she continues to engage in SGA, her extended period of eligibility ends February 2001 (36 months after the trial work period ended). She had only served 21 months of her Medicare waiting period (24 months are required) by the time she completed her trial work period. Her disabled widow's benefit entitlement will continue for 36 months during her extended period of eligibility. The months in the extended period of eligibility will continue to count toward her Medicare qualifying period.

Thus, her Medicare coverage begins June 1998, the fourth month of her extended period of eligibility. If her medical condition remains disabling, Mrs. Jackson's Medicare entitlement will end November 30, 2005, 57 months after her extended period of eligibility ends. Mrs. Jackson continues to receive the support she needs in her work attempt.

The time line below depicts Mary Jackson's Medicare coverage and the employment support she received (trial work period and extended period of eligibility).



Medicare for People With Disabilities Who Work

You may buy Medicare coverage

After premium-free Medicare coverage ends due to work, some people who have returned to work may buy continued Medicare coverage, as long as they remain medically disabled. (Some people with low incomes and limited resources may be eligible for State assistance with these expenses.)

Who is eligible to buy Medicare Coverage?	<p>You are eligible to buy Medicare coverage if you:</p> <ul style="list-style-type: none"> • Are not yet age 65; • Continue to have a disabling impairment; and • Your Medicare stopped due to work.
The kind of Medicare that you can buy	<p>You can buy Premium Hospital Insurance (HI Part A) at the same monthly cost which uninsured eligible retired beneficiaries pay; and</p> <p>You can buy Premium Supplemental Medical Insurance (SMI Part B) at the same monthly cost which uninsured eligible retired beneficiaries pay; or</p> <p>You can buy Hospital Insurance separately without Supplemental Medical Insurance. You can buy Supplemental Medical Insurance only if you also buy Hospital Insurance.</p> <p>You may qualify for a reduction in the amount of your premium for Hospital Insurance if you:</p> <ul style="list-style-type: none"> • Have 30 or more quarters of coverage on your earnings record; or • Have been married for at least 1 year to a worker with 30 or more quarters of coverage; or • Was married for at least 1 year to a deceased worker with 30 or more quarters of coverage; or • Are divorced, after at least 10 years of marriage, from a worker who had 30 or more quarters of coverage at the time the divorce became final.
When you can enroll	<p>You may enroll:</p> <ul style="list-style-type: none"> • During your initial enrollment period (the month you are notified about the end of your premium-free health insurance and the following seven months); • During the annual general enrollment period (January 1 through March 31 of each year); or • During a special enrollment period if you are covered under an employer group health plan.

When the
State pays
premiums for
Medicare

States are required to pay Hospital Insurance premiums for some working individuals with disabilities. You qualify if you:

- Are eligible to enroll in premium Hospital Insurance for people with disabilities who work;
- Meet certain income and resource standards; and
- Are ineligible for Medicare on any other basis.

NOTE: People who are disabled and work should contact their State agency for information. See page 55 for more information about State help with Medicare Part A premiums.

SSI EMPLOYMENT SUPPORTS

Earned Income Exclusion

How it helps you We do not count most of your earned income when we figure your SSI payment amount.

We do not count the first \$65 of your earnings in a month plus one-half of the remainder. This means that we count less than one-half of your earnings when figuring your SSI payment amount.

We apply this exclusion in addition to the \$20 general income exclusion (an exclusion that is first applied to any unearned income that you may receive).

EXAMPLES The following examples show how the earned income exclusion can help you. In Example 1, the person receives \$361 SSDI each month and \$10 unearned income from another source; in Example 2, the person receives wages of \$361 per month, no SSDI, and \$10 unearned income from another source.

Example 1

\$361	SSDI
<u>+ 10</u>	other unearned income
371	
<u>- 20</u>	General Income Exclusion
\$351	countable income

\$530	2001 Federal Benefit rate
<u>-351</u>	countable income
\$179	SSI Payment

Available income:

\$361	SSDI
10	other unearned income
<u>+179</u>	SSI
\$550	Total Monthly Income

Example 2

\$ 10	other unearned income
<u>- 20</u>	General income exclusion
\$ 0	countable unearned income

\$361	Earned Income
<u>- 10</u>	Remaining General Income Exclusion
\$351	
<u>- 65</u>	\$65 Earned Income Exclusion
\$286	
<u>- 143</u>	½ remaining earnings
\$143	Countable Earned Income

\$530	2001 Federal Benefit Rate
<u>-143</u>	Countable Income
\$387	SSI Payment

Available Income:

\$361	Earned Income
10	other unearned income
<u>+387</u>	SSI
\$758	Total Monthly Income

Student Earned Income Exclusion

How it helps you	If you are under age 22, not married or head of your household, and regularly attending school, we do not count up to \$1,290 of earned income per month when we figure your SSI payment amount. The maximum yearly exclusion is \$5,200. (These amounts are for the year 2001; they are adjusted each year based on the cost-of-living.)
Definition of "regularly attending school"	<p>"Regularly attending school" means that you take one or more courses of study and attend classes:</p> <ul style="list-style-type: none"> • In a college or university for at least 8 hours a week; or • In grades 7-12 for at least 12 hours a week; or • In a training course to prepare for employment for at least 12 hours a week (15 hours a week if the course involves shop practice); or • For less time than indicated above for reasons beyond the student's control, such as illness. <p>If you are home taught because of a disability, you may be considered "regularly attending school" by:</p> <ul style="list-style-type: none"> • Studying a course or courses given by a school (grades 7-12), college, university or government agency; and • Having a home visitor or tutor who directs the study.
How it works	We apply the student earned income exclusion before the general income exclusion or the earned income exclusion.

Plan for Achieving Self-Support (PASS)

How a PASS helps you	<p>A plan for achieving self-support (PASS) allows you to set aside income and/or resources for a specified time for a work goal.</p> <p>For example, you could set aside money for an education, vocational training, or starting a business.</p> <p>We do not count the income that you set aside under your PASS when we figure your SSI payment amount. We do not count the resources that you set aside under your PASS when we determine your initial and continuing eligibility for SSI.</p>
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A PASS can help you establish or maintain SSI eligibility and can increase your SSI payment amount.

A PASS does not affect any SGA determination for your initial eligibility decision.

Who can have a PASS?	If you receive SSI or could qualify for SSI, you can have a plan. You may not need a plan now, but you may need one next month or next year to remain eligible or to increase your SSI payment amount.
Requirements for a PASS	<p>In brief, your plan must:</p> <ul style="list-style-type: none"> • Be designed especially for you; • Be in writing (we prefer that you use our form, the SSA-545-BK); • Have a specific work goal which you are capable of performing; • Have a specific timeframe for reaching your goal; • Show what money (other than your SSI payments) and other resources you have or receive that you will use to reach your goal; • Show how your money and resources will be used to reach your work goal; • Show how the money you set aside will be kept identifiable from other funds; • Be approved by us; and • Be reviewed by us periodically to assure your plan is actually helping you achieve progress.
Who can help you set up a PASS?	Anyone may help you with your PASS, e.g., vocational counselors, social workers, or employers. We evaluate the plan and decide if it acceptable. We also help people put their plans in writing.
How a PASS affects your SSI eligibility and/or payment	<p>We do not count resources set aside under a PASS towards the resource limit.</p> <p>When we figure your SSI payment amount, we do not count income set aside under a PASS. We apply this exclusion to your countable income after we apply all other applicable exclusions.</p>

How you can get more information about PASS You can get a PASS Specialist's toll-free telephone number from our local office, you can call our national toll-free telephone number, or you can visit our Internet web site, www.ssa.gov/work/workincentives.htm.

You can get copies of the form, SSA-545-BK from our local office, or any PASS Specialist or you can download it from our web site.

Property Essential to Self Support

How it helps you We do not count some resources that are essential to your means of self-support when we decide your initial and continuing eligibility for SSI.

What is not counted? We do not count property that you use in a trade or business (e.g., inventory) or use for work as an employee (e.g., tools or equipment). Other use of the items does not matter.

We do not count up to \$6,000 of equity value of non-business property which you use to produce goods or services essential to daily activities (e.g., land used to produce vegetables or livestock solely for consumption by your household).

We do not count up to \$6,000 of equity value of non-business income-producing property if the property yields an annual rate of return of at least 6 percent (e.g., rental property). However, we do not consider liquid resources (e.g., stock, bonds, notes) as property essential to self-support unless you use them as part of a trade or business

Special SSI Payments for People Who Work – Section 1619(a)

How it helps you You can receive SSI cash payments even when your earned income (gross wages and/or net earnings from self-employment) is at the SGA level.

This eliminates the need for the trial work period or extended period of eligibility under SSI.

NOTE: If you are blind, this does not apply to you because the SGA requirement never applied to you under SSI.

How you qualify	<p>To qualify, you must:</p> <ul style="list-style-type: none"> • Have been eligible for an SSI payment for at least 1 month before you begin working at the SGA level; • Still be disabled; and • Meet all other eligibility rules, including the income and resource tests.
How it works	<p>Your eligibility for SSI will continue for as long as you meet the basic eligibility requirements and the income and resources tests.</p> <p>We will continue to figure your SSI payment amount in the same way as before.</p> <p>If your State provides Medicaid to people on SSI, you will continue to be eligible for Medicaid.</p>
Do you need to apply?	You do not need to file a special application. Just keep us up to date on your work activity.

Continued Medicaid Eligibility -- Section 1619(b)

How it helps you	Your Medicaid coverage can continue even if your earnings along with your other income become too high for a SSI cash payment.
How you qualify	<p>To qualify, you must:</p> <ul style="list-style-type: none"> • Have been eligible for an SSI cash payment for at least 1 month; • Still be disabled; • Still meet all other eligibility rules, including the resources test; • Need Medicaid in order to work; and • Have gross earned income that is insufficient to replace SSI, Medicaid, and any publicly funded attendant care. (See the "threshold amount" section below.)

What is the "threshold amount"?

The "threshold amount" is what we call the measure that we use to decide whether your earnings are high enough to replace your SSI and Medicaid benefits. Your threshold amount is based on:

- The amount of earnings which would cause your SSI cash payments to stop in your State; and
- The annual per capita Medicaid expenditure for your State.

If your gross earnings are higher than the threshold amount for your State, we can figure an individual threshold if you have:

- Impairment-related work expenses (see page 27);
- Blind work expenses (see page 51); or
- A plan to achieve self-support (see page 43); or
- Publicly funded attendant or personal care; or
- Medical expenses above the state per capita amount.

Continued Medicaid eligibility in certain States

These States use their own eligibility rules for Medicaid which are different from our SSI eligibility rules:

Connecticut	Minnesota	North Dakota
Hawaii	Missouri	Ohio
Illinois	New Hampshire	Oklahoma
Indiana		Virginia

If you live in one of these States, you will continue to be eligible for Medicaid under the section 1619(a) & (b) if you were eligible for Medicaid in the month before you became eligible for section 1619.

Special Benefits for People Eligible Under Section 1619 (a) or (b) Who Enter a Medical Treatment Facility

How it helps you

If you are eligible under section 1619, you can receive a SSI cash benefit for up to 2 months while in a Medicaid facility or a public medical or psychiatric facility.

Medicaid facility

Usually, if you enter a Medicaid facility (i.e., a facility where Medicaid pays more than 50 percent of the cost of care), your SSI payment is limited to \$30 per month minus any countable income. However, if you

are eligible under section 1619, your benefit will be figured using the full Federal Benefit Rate (see page 20) for up to 2 months.

Public
medical or
psychiatric
facility

Usually, if you are in a public medical or psychiatric facility, you are not eligible to receive a SSI payment. However, if you enter a public medical or psychiatric facility while you are eligible under section 1619, your SSI cash benefits can continue for up to 2 months. For this provision to apply, the facility must enter an agreement with us that will allow you to keep all of the SSI payment.

Reinstating Eligibility Without a New Application

How it helps
you

If you have been ineligible for a SSI benefit for 12 months or less for any reason other than medical recovery, you may be able to restart your SSI cash payment and/or continued Medicaid coverage without a new application. When your situation changes, contact us and ask about how you can restart your SSI benefits or Medicaid.

(Good News: If your benefits were ended because any amount of earnings put your total income over the limit, you may be able to start your benefits again if you stop work within 5 years. See page 7)

Examples

Example 1 -- If:

- You are eligible for continued Medicaid coverage under section 1619(b); and,
- Your countable income drops enough to allow a payment.

Then: we can start your SSI cash payments again.

Example 2 -- If:

- You become ineligible for SSI because your earnings exceed the threshold amount; and,
- Your countable income drops enough to allow payment within 12 months.

Then: we can start your SSI cash payments again and notify your State to start your Medicaid coverage again.

Example 3 -- If:

- You become ineligible for continued Medicaid coverage under section 1619 (b) because your earnings exceed the threshold amount; and,
- Your earnings drop below the threshold amount within 12 months.

Then: we can notify your State to start your Medicaid coverage again.

SPECIAL RULES FOR PEOPLE WHO ARE BLIND

How they help you	Employment supports, in general, are special rules that help you return to work or work for the first time. Some of the rules apply only to people who are blind. Congress designed these rules specifically to make it easier for people who are blind to go to work.
How we define blindness	Blindness is central visual acuity of 20/200 or less in the better eye with best correction, or a limitation in the field of vision in the better eye so that the widest diameter of the visual field subtends an angle of 20 degrees or less (tunnel vision).
SSDI	Under SSDI, this condition has to have lasted or is expected to last at least 12 months.
SSI	There is no duration requirement for blindness under SSI.

How SGA is Applied Under SSDI to Persons Who Are Blind

How SGA is applied to blind SSDI beneficiaries who work	<p>We change the SGA level for beneficiaries who are blind every year to reflect changes in general wage levels. For the year 2001, if you are blind, average monthly earnings over \$1,240 will ordinarily demonstrate that you are performing SGA. This is higher than the current guideline for non-blind disabled workers.</p> <p>REMINDER: If you are blind, you may use any or all of the deductions from earnings that apply to SGA decisions. See pages 27 through 32. However, we deduct each item only once.</p>
How SGA is applied to self-employed SSDI beneficiaries who are blind	We decide the SGA of self-employed persons who are blind solely on their earnings. We do not look at time spent in the business or services rendered as we do for non-blind self-employed persons.
How SGA is applied to SSDI beneficiaries who are blind and age 55 or older	After your 55 th birthday, if your earnings demonstrate SGA but your work requires a lower level of skill and ability the work that you did before age 55, then benefits are only suspended, not terminated. Your eligibility for SSDI benefits continues indefinitely and we pay your benefits for any month earnings fall below SGA.

SGA is not Applied Under SSI to People Who are Blind

SGA
And SSI

If you meet the medical definition of blindness, SGA is not a factor for your SSI eligibility. Your SSI eligibility continues until you medically recover or we end your eligibility because of a non-disability-related reason. See page 20 for an explanation of how we figure your SSI payment amount.

Blind Work Expenses (BWE) Under SSI

How BWE help
you

We do not count any earned income that you use to meet expenses needed to earn that income in deciding your SSI eligibility and your payment amount. To qualify you must be:

- Under age 65; or
- Age 65 or older and received SSI payments due to blindness.

The BWE items do not have to be related to your blindness.

When we figure your SSI payment amount, we treat items as BWE instead of impairment-related work expenses. We do it this way because it always results in a higher SSI payment amount for you.

Examples of
BWE Items:

Some examples of BWE are:

- Dog guide expenses,
- Transportation to and from work,
- Federal, state and local income taxes,
- Social Security taxes,
- Attendant care services,
- Visual and sensory aids,
- Translation of materials into Braille,

- Professional association fees, and
- Union dues.

BWE's effect on SSI payment amount This example uses the same case facts to show how blind work expenses of \$40 per month affect a SSI payment amount.

Without BWE

\$361 Earned Income
 - 20 General Income Exclusion
\$341
 - 65 \$65 Earned Income
 \$276 Exclusion
 - 138 1/2 remaining earnings
\$138 Countable Income

\$530 2001 Federal Benefit Rate
 -138 Countable Income
\$392 SSI Payment

Available Income

\$361 Earned Income
 +392 SSI
\$753 Total Monthly Income

With BWE

\$361 Earned Income
 - 20 General Income Exclusion
\$341
 - 65 \$65 Earned Income
 \$276 Exclusion
 - 138 1/2 remaining earnings
\$138
 - 40 Blind Work Expenses
\$ 98 Countable Income

\$530 2001 Federal Benefit Rate
 - 98 Countable Income
\$432 SSI Payment

Available Income

\$361 Earned Income
 +432 SSI
\$793 Total Monthly Income

ACCOMMODATIONS FOR PEOPLE WHO ARE BLIND

We recognize our duty to inform you of your rights and responsibilities under our programs.

Web Site	We make every reasonable effort to maintain the accessibility of our web site, www.ssa.gov/work .
Letters	On your request, we will provide letters and other correspondence to you by certified mail, by telephone, or in person.
Audio Cassettes	<p>This booklet, the Red Book, is available on a cassette tape.</p> <p>Also available on a cassette tape is the booklet "If You Are Blind...How Social Security and SSI Can Help."</p>
Publications Available in Braille	<p>On your request, we will provide the following publications in Braille:</p> <ul style="list-style-type: none"> • 2001 Red Book on Employment Supports -- A Summary Guide To Employment Support Available To People With Disabilities Under The Social Security Disability Insurance And Supplemental Security Income Programs • Disability (Publication No. 05-10029); • Supplemental Security Income (SSI) (Publication No. 05-11000); • Medicare (Publication No. 05-10043); • Understanding Social Security (Publication No. 05-10024)—A general but comprehensive overview of the Social Security program; • Working While Disabled - How Social Security Can Help (Publication No. 05-10095)--A Simple Explanation of the employment supports under Social Security and SSI for beneficiaries who want to work; • Working While Disabled (Publication No. 05-11017)—A guide to plans for achieving self-support (PASS) while receiving SSI;

- When You Get Social Security Disability Benefits – What You Need to Know (Publication No. 0510153)--A guide to your rights and responsibilities while receiving Social Security disability benefits;
- When You Get SSI – What You Need to Know (Publication No. 05-11011)--A guide to your rights and responsibilities while receiving SSI; and
- If You Are Blind - How Social Security and SSI Can Help (Publication No. 05-10052)--A guide to the special work incentive rules that apply only to beneficiaries who are blind.

ADDITIONAL HELP WITH HEALTH CARE FOR PEOPLE WITH DISABILITIES

Medicaid Protection For Working People With Disabilities

How it helps you	Your State has the option to provide Medicaid to working people with disabilities whose earnings are too high for them to qualify for Medicaid under the State's existing rules.
How you qualify	<p>You may qualify if you:</p> <ul style="list-style-type: none"> • Are in a family whose net income is less than 250 percent of the national poverty level for its size (i.e., the poverty limit for a family of three is \$14,150, so the limit for this program is \$35,374). • Meet the definition of "disabled" under the Social Security Act and would be eligible for Supplemental Security Income (SSI) payments if it were not for your earnings. <p>If you are not a SSI recipient, your State decides if you are disabled. Your State will not consider whether you are working when it makes that decision.</p>
Example	<p>Here is an example of how this provision could work.</p> <p>The 2000 Federal poverty level for an individual is \$8,350. The net income test for help under this provision is income of less than 250 percent of the Federal poverty level, \$20,875. Joe Green's annual income (earnings) is \$42,765. After the SSI earned income exclusions, he meets the net income test for Medicaid and is eligible under this provision, as follows:</p> $ \begin{array}{r} \$42,765.00 - \text{annual earnings divided by 12} = \$3,563.75 \\ \\ \begin{array}{r} 3,563.75 - \text{monthly earnings} \\ \underline{-85.00} - \text{general and earned income exclusion} \\ 3,478.75 \\ \underline{-1,729.37} - \text{exclusion of half remaining earned income} \\ \$1,739.37 - \text{monthly countable income or } \$20,115 \text{ a year} \end{array} \end{array} $ <p>In this example, Mr. Green's net income of \$20,872 is below the \$20,875 limit for an individual.</p>

Effective October 1, 2000, a new law expands States' options under Medicaid.

A new law expands States' options under Medicaid

Your State can cover working individuals with disabilities who are at least 16, but less than 65 years of age using income and resource limits set by the State, and

Your State can provide Medicaid to employed individuals covered under the group described above, who lose that coverage due to medical improvement, but who still have a medically determinable severe impairment.

For more information

Contact the State Medicaid office in your area.

The Health Care Financing Administration's web site is:
[Http://www.hcfa.gov/medicaid/twwiia/twwiahp.htm](http://www.hcfa.gov/medicaid/twwiia/twwiahp.htm).

Help With Medicare Part A Premiums

How it helps you

If you are under age 65, disabled, and no longer entitled to free Medicare Hospital Insurance Part A because you successfully returned to work, you may be eligible for a program that helps pay your Medicare Part A monthly premium.

How you qualify

To be eligible for this help, you must:

- Continue to have a disabling impairment;
- Sign up for Premium Hospital Insurance (Part A);
- Have limited income;
- Have resources worth not more than \$4,000 for an individual and \$6,000 for a couple, not counting the home where you live, usually one car, and certain insurance; and
- Not already eligible for Medicaid.

For more information

To find out more about this program, contact your local, county, or State Social Services or medical assistance office. Ask about the Medicaid buy-in program for Qualified Disabled and Working Individuals (QDWI).

Glossary

Blind Work Expenses (SSI)	If you are blind, when we decide your SSI eligibility and payment amount we do not count any earned income that you use to meet expenses in earning the income.
Break-Even Point (SSI)	The dollar amount of total income that will (after applicable deductions are applied) reduce the SSI payment to zero in a given set of case facts. Your break-even point depends on your earned and unearned income, living arrangement, applicable income exclusions, and State supplement, if any.
Continuing Disability Review (SSDI and SSI)	Our process of obtaining complete current information about your condition and any work activity to decide if your SSDI and/or SSI benefits should continue.
Continuation of Medicare Coverage (SSDI)	You can receive at least 93 consecutive months of hospital and medical insurance after the trial work period. This provision allows health insurance to continue when you go to work and are engaging in SGA.
Countable Income (SSI)	The amount of money left after we have subtracted all available deductions from your total income. We use this amount to decide your SSI eligibility and payment amounts.
Deeming (SSI)	Our process of considering some of the income and resources of your parent, or spouse, or sponsor (if you are an alien) to be your income and resources when you are applying for or receiving SSI benefits.
Extended Period of Eligibility (SSDI)	During the 36 consecutive months following the trial work period, if you qualify, we may restart your SSDI benefits without a new application, disability determination, or waiting period.
Impairment-Related Work Expenses (SSDI and SSI)	We deduct the cost of items and services that you need to work because of your impairment (e.g., attendant care services, medical devices, etc.) when we decide if you are engaging in SGA. It does not matter if you also need the items for normal daily activities. We can usually deduct the cost of these same items from earned income to figure your SSI payment.

Income (SSI)	<p>SSI income is:</p> <ul style="list-style-type: none"> • Earned income -- money received from wages, including from a sheltered workshop or work activity center, self-employment earnings, and some royalties and honoraria; and • Unearned income -- money received from all other sources, e.g., gifts, interest, Social Security, Veteran's benefits, pensions. Unearned Income also includes "in-kind income" (free food, clothing or shelter) and "deemed income" (some of the income of a spouse, or parent, or sponsor of an alien).
Medicaid (Medi-Cal in California, AHCCS in Arizona) (SSI)	Medical coverage provided to a person by the State title XIX program.
Medical Improvement Expected (SSDI and SSI)	When we decide if you have a disabling impairment, we also decide that the disabling impairment(s) may improve and we diary the case for a future review.
Medicare (SSDI)	<p>Two-part health insurance program for eligible disabled and people age 65 or older:</p> <ul style="list-style-type: none"> • Hospital Insurance under Medicare (HI, Part A); and • Supplementary Medical Insurance under Medicare (SMI, Part B).
Medicare for People With Disabilities Who Work (SSDI)	Some people with disabilities who have returned to work can buy continued Medicare coverage when their premium-free Medicare ends due to work activity. States are required to help pay the hospital insurance premiums for some working individuals with disabilities.
Plan for Achieving Self-Support (PASS)(SSI)	Under an approved PASS, you may set aside income and/or resources over a reasonable time which will enable you to reach a work goal to become financially self-supporting. You then can use the income and resources that you set aside to obtain occupational training or education, purchase occupational equipment, establish a business, etc. We do not count the income and resources that you set aside under a PASS when we decide SSI eligibility and payment amount.

Property Essential To Self-Support (SSI)	We do not count some or all of certain property necessary for self-support when we apply the SSI resources test.
Resources (SSI)	Resources are anything you own, such as a bank account, stocks, business assets, real property, or personal property that you can use for your support and maintenance. We do not count all your resources when we decide your SSI eligibility.
Substantial Gainful Activity (SSDI and SSI)	We evaluate the work activity of persons claiming or receiving disability benefits under SSDI, and/or claiming benefits because of a disability (other than blindness) under SSI. Under both programs, we use earnings guidelines to evaluate your work activity to decide whether the work activity is substantial gainful activity and whether we may consider you disabled under the law. While this is only one of the tests used to decide if you are disabled, it is a critical first step in disability evaluation.
SSDI	Social Security Disability Insurance authorized under title II of the Social Security Act.
SSI	Supplemental Security Income program authorized under title XVI of the Social Security Act.
Subsidy and Special Conditions (SSDI and SSI)	Supports you receive on the job that may result in more pay than the actual value of the services you perform. We deduct the value of subsidy and special conditions from your earnings when we make an SGA decision.
Trial Work Period (SSDI)	The trial work period is an incentive for the personal rehabilitation efforts of SSDI beneficiaries who work. The trial work period lets you test your ability to work or run a business for at least 9 months and receive full SSDI benefits <u>no matter how high your earnings are</u> if your impairment does not improve. (See page 34 for details.)
Unincurred Business Expenses	Self-employment business support contributed to your self-employment effort by someone else. If you are self-employed, we deduct unincurred business expenses from earnings when we make an SGA decision.

Unsuccessful Work
Attempt

An effort to do substantial work (in employment or self-employment) which you stopped or reduced to below SGA level after a short time (6 months or less). This change must have resulted because of your impairment, or removal of special conditions related to your impairment that were essential to the further performance of your work. We do not count earnings during an unsuccessful work attempt when we make an SGA decision.

ADDRESSES FOR SOCIAL SECURITY REGIONAL OFFICESBoston Region I

Regional Commissioner, SSA
Attn: Disability Programs
Room 1950
John F. Kennedy Federal Office Building
Cambridge Street
Boston, Massachusetts 02203

Dallas Region VI

Regional Commissioner, SSA
Attn: Disability Programs
1301 Young St.,
Suite 670
Dallas, Texas 75202-5493

New York Region II

Regional Commissioner, SSA
Attn: Disability Programs
Room 40-102, Federal Office Building
26 Federal Plaza
New York, New York 10278

Kansas City Region VII

Regional Commissioner, SSA
Attn: Disability Programs
Room 461, Federal Office Building
601 East 12th Street
Kansas City, Missouri 64106

Philadelphia Region III

Regional Commissioner, SSA
Attn: Disability Programs
P.O. Box 8788
300 Spring Garden Street
Philadelphia, Pennsylvania 19123

Denver Region VIII

Regional Commissioner, SSA
Attn: Disability Programs
Room 1194, Federal Office Building
1961 Stout Street
Denver, Colorado 80294-3538

Atlanta Region IV

Regional Commissioner, SSA
Attn: Disability Programs
61 Forsyth St., SW
Suite 22T64
Atlanta, Georgia 30303-8907

San Francisco Region IX

Regional Commissioner, SSA
Attn: Disability Programs
Sixth Floor
Frank Hagel Federal Bldg.
1221 Nevin Ave.
Richmond, California 94801

Chicago Region V

Regional Commissioner, SSA
Attn: Disability Programs
10th Floor
600 West Madison
Chicago, Illinois 60661

Seattle Region X

Regional Commissioner, SSA
Attn: Disability Programs
Mail Stop 303A
Suite 2900
701 Fifth Ave.
Seattle, Washington 98104-7075